

**REPLY UNDER 37 CFR 1.116  
EXPEDITED PROCEDURE  
TECHNOLOGY CENTER 3600**

**Docket No.:** CHA920030025US1  
(IBM-0084)

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

**Applicant:** Abe et al.

**Conf. No.:** 1597

**Serial No.:** 10/690,778

**Art Unit:** 3621

**Filed:** 10/22/2003

**Examiner:** Murdough, Joshua A.

**Title:** CONFIDENTIAL FRAUD DETECTION SYSTEM AND METHOD

Mail Stop AF  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**AFTER FINAL AMENDMENT**

Sir:

**I. INTRODUCTORY COMMENTS**

This paper is being filed in response to the final Office Action dated June 10, 2009.

Reconsideration in view of the following is respectfully requested.